

State: District of Columbia **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: A02I Individual Annuities - Deferred Non - Variable/A02I.004 Modified Single Premium
Product Name: SOV INFORMATIONAL_Index Interest Riders
Project Name/Number: SOV INFORMATIONAL_Index Interest Riders/SOV INFORMATIONAL_Index Interest Riders

Filing at a Glance

Company: American General Life Insurance Company
Product Name: SOV INFORMATIONAL_Index Interest Riders
State: District of Columbia
TOI: A02I Individual Annuities - Deferred Non - Variable
Sub-TOI: A02I.004 Modified Single Premium
Filing Type: Form
Date Submitted: 09/02/2015
SERFF Tr Num: AGNN-130229710
SERFF Status: Closed-FILED FOR INFORMATION
State Tr Num:
State Status:
Co Tr Num: SOV INFORMATIONAL_INDEX INTEREST RIDERS

Implementation: On Approval
Date Requested:
Author(s): LaDonna Bruce
Reviewer(s): John Rielley (primary)
Disposition Date: 09/03/2015
Disposition Status: FILED FOR INFORMATION
Implementation Date: 09/03/2015

State: District of Columbia **Filing Company:** American General Life Insurance Company
TOI/Sub-TOI: A02I Individual Annuities - Deferred Non - Variable/A02I.004 Modified Single Premium
Product Name: SOV INFORMATIONAL_Index Interest Riders
Project Name/Number: SOV INFORMATIONAL_Index Interest Riders/SOV INFORMATIONAL_Index Interest Riders

General Information

Project Name: SOV INFORMATIONAL_Index Interest Riders Status of Filing in Domicile: Pending
 Project Number: SOV INFORMATIONAL_Index Interest Riders Date Approved in Domicile:
 Requested Filing Mode: Informational Domicile Status Comments: Filing simultaneously.
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 09/03/2015
 State Status Changed:
 Deemer Date: Created By: LaDonna Bruce
 Submitted By: LaDonna Bruce Corresponding Filing Tracking Number:

Filing Description:

Statement of Variability Applicable to the Following Forms:

AGE-8003 (12/12)Annual Point-To-Point Index Interest Account Rider

AGE-8005 (12/12)Monthly Point-To-Point Additive Index Interest Account Rider

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

AGE-8028 (4/14) [N-Year] Point-to-Point with Annual Spread Index Interest Account Rider

The revised Statement of Variability ("SOV") for the following forms is being submitted for your information to update the SOV previously approved for the rider in your state.

AGE-8003 (12/12)_AGE-8005 (12/12), Approved on 03/22/2013, SERFF Tracking # AGNN-128914308

AGE-8024 (9/13), Approved on 10/30/2013, SERFF Tracking # AGNN-129258939

AGE-8028 (4/14), Approved on 08/14/2014, SERFF Tracking # AGNN-129672988

SOV AGE-8028 (4/14) Informational Filing, Approved on 10/16/2014, SERFF Tracking # AGNN- 129765327

The attached SOV's were filed with brackets around the index; the enclosed updated Statement of Variability revises the Index section to include other index options. We would like to revise this section of the SOV as well as adjust some of the general language in other SOV explanations to be more clear. All references in the Rider and the SOV were previously bracketed and we believe that this change is within the bounds of what is permissible through the use of bracketing.

To the best of our knowledge and belief, this submission is in compliance with the statutes and regulations of your state and contains nothing that had been previously objected to or disapproved by your department. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

Thank you for accepting this revised version of the SOV.

If you have any questions, or need additional information to complete your review, please call me at 800-262-4764 xt8316050 or email me at ladonna.bruce@valic.com.

Sincerely,
 LaDonna Bruce
 Legal Analyst

Company and Contact

Filing Contact Information

State:	District of Columbia	Filing Company:	American General Life Insurance Company
TOI/Sub-TOI:	A02I Individual Annuities - Deferred Non - Variable/A02I.004 Modified Single Premium		
Product Name:	SOV INFORMATIONAL_Index Interest Riders		
Project Name/Number:	SOV INFORMATIONAL_Index Interest Riders/SOV INFORMATIONAL_Index Interest Riders		

LaDonna Bruce, Legal Analyst
2919 Allen Pkwy, L10-30
Houston, TX 77019

LaDonna.Bruce@valic.com
800-262-4764 [Phone] 8316050 [Ext]

Filing Company Information

American General Life Insurance Company	CoCode: 60488	State of Domicile: Texas
2929 Allen Parkway L10-30	Group Code: 12	Company Type:
Houston, TX 77019-2155	Group Name:	State ID Number:
(713) 831-6006 ext. [Phone]	FEIN Number: 25-0598210	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

SERFF Tracking #:	AGNN-130229710	State Tracking #:	Company Tracking #:	SOV INFORMATIONAL_INDEX INTEREST RIDERS
State:	District of Columbia	Filing Company:	American General Life Insurance Company	
TOI/Sub-TOI:	A02I Individual Annuities - Deferred Non - Variable/A02I.004 Modified Single Premium			
Product Name:	SOV INFORMATIONAL_Index Interest Riders			
Project Name/Number:	SOV INFORMATIONAL_Index Interest Riders/SOV INFORMATIONAL_Index Interest Riders			

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
FILED FOR INFORMATION	John Rielley	09/03/2015	09/03/2015

SERFF Tracking #:	AGNN-130229710	State Tracking #:		Company Tracking #:	SOV INFORMATIONAL_INDEX INTEREST RIDERS
State:	District of Columbia	Filing Company:	American General Life Insurance Company		
TOI/Sub-TOI:	A02I Individual Annuities - Deferred Non - Variable/A02I.004 Modified Single Premium				
Product Name:	SOV INFORMATIONAL_Index Interest Riders				
Project Name/Number:	SOV INFORMATIONAL_Index Interest Riders/SOV INFORMATIONAL_Index Interest Riders				

Disposition

Disposition Date: 09/03/2015

Implementation Date: 09/03/2015

Status: FILED FOR INFORMATION

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	SOVs	FILED FOR INFORMATION ONLY/NO APPROVAL	Yes
Supporting Document	Redline SOV's		Yes

SERFF Tracking #:	AGNN-130229710	State Tracking #:		Company Tracking #:	SOV INFORMATIONAL_INDEX INTEREST RIDERS
State:	District of Columbia	Filing Company:	American General Life Insurance Company		
TOI/Sub-TOI:	A02I Individual Annuities - Deferred Non - Variable/A02I.004 Modified Single Premium				
Product Name:	SOV INFORMATIONAL_Index Interest Riders				
Project Name/Number:	SOV INFORMATIONAL_Index Interest Riders/SOV INFORMATIONAL_Index Interest Riders				

Supporting Document Schedules

Satisfied - Item:	SOVs
Comments:	
Attachment(s):	SOV AGE-8003 and AGE-8005 Index Riders final CLEAN.pdf SOV AGE-8024 Monthly Avg Revised - CLEAN.pdf SOV AGE-8028 PTP Revised - CLEAN.pdf
Item Status:	FILED FOR INFORMATION ONLY/NO APPROVAL
Status Date:	09/03/2015
Satisfied - Item:	Redline SOV's
Comments:	
Attachment(s):	SOV AGE-8003 and AGE-8005 Index Riders final RED.pdf SOV AGE-8024 Monthly Avg Revised - RED.pdf SOV AGE-8028 PTP Revised - RED.pdf
Item Status:	
Status Date:	

**American General Life Insurance Company
Statement of Variability**

Form Number

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider
AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Annual Point-To-Point Index Interest Account Rider AGE-8003 (12/12)

PAGE No.	BRACKETED VARIABLE TEXT	DESCRIPTION
Rider Data Page	Rider Effective Date, Index Value on Rider Effective Date	Customer specific information that will change for each contract issued. This item depends on the date when the Rider is issued.
Rider Data Page and Page 2	Index	<p>May reference Standard & Poor's®; S&P 500®; or S&P® which are trademarks of Standard & Poor's Financial Services LLC. An Index provider disclaimer regarding the Index may appear in the definition of the Index or elsewhere within the Rider. The index shown may change in the future for new issues of the contract and may include one or more of the following or any other broad major market indices:</p> <ul style="list-style-type: none"> • NASDAQ 100 Index • Dow 30SM • S&P Midcap 400® • MSCI EAFE Index • Russell 1000 Index • Russell 2000 Index • Russell 3000 Index • Euro STOXX 50® • Hang Seng Index • NIKKEI 500 Index • MSCI World Risk Control 10% Index • MSCI World Risk Control 12.5% Index • MSCI World Risk Control 15% Index • S&P 500 Daily Risk Control 15% Index • S&P 500 Daily Risk Control 12% Index • S&P 500 Daily Risk Control 10% Index <p>The index is bracketed so we have flexibility to add or suppress the index. If we suppress the index due to discontinuation of the index, if the composition or the calculation of the index is changed, or if we are not able to secure a license to continue using the index, we may substitute an alternate, comparable index. Any Index available will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>

American General Life Insurance Company
Statement of Variability

Form Number

Form Description

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider

AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Rider Data Page	Index Term	Current information shown. The Index Term may change in the future for new issues of the contract and the range is from 1 year to 10 years.
Rider Data Page	Initial Participation Rate	The Initial Participation Rate for the Annual Point-To-Point Index Interest Account Rider is shown. The Initial Participation Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Participation Rate, and may change in the future for new issues of the contract. The range is from the Minimum Participation Rate to 200%. Any Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Participation Rate	The Minimum Participation Rate for the Annual Point-To-Point Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range is from 0.25% to 100%. Any Minimum Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Index Rate Cap	If applicable at contract issue, the Initial Index Rate Cap for the Annual Point-To-Point Index Interest Account Rider for each specific contract will be shown. The Initial Index Rate Cap is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Index Rate Cap and may change in the future for new issues of the contract. The range is from the Minimum Index Rate Cap to 25%. If referenced but not applicable, the word "None" will be shown. Any Index Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.

American General Life Insurance Company
Statement of Variability

Form Number

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider

AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Rider Data Page	Minimum Index Rate Cap	If applicable, the Minimum Index Rate Cap for the Annual Point-To-Point Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the specified period of time during the life of the contract as shown. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the range for the Minimum Index Rate Cap is from 0.25% to 25%. If referenced but not applicable, the word "None" will be shown. Any Minimum Index Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Last Page	Officer Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.

Monthly Point-To-Point Additive Index Interest Account Rider AGE-8005 (12/12)

PAGE No.	BRACKETED VARIABLE TEXT	DESCRIPTION
Rider Data Page	Rider Effective Date, Index Value on Rider Effective Date	Customer specific information that will change for each contract issued. This item depends on the date when the Rider is issued.
Rider Data Page and Page 2	Index	Current information shown. May reference Standard & Poor's®; S&P 500®; or S&P® which are trademarks of Standard & Poor's Financial Services LLC. An Index provider disclaimer regarding the Index may appear in the definition of the Index or elsewhere within the Rider. The index shown may change in the future for new issues of the contract and may include one or more of the following or any other broad major market indices: <ul style="list-style-type: none"> • ML Strategic BalancedSM • NASDAQ 100 Index • Dow 30SM

American General Life Insurance Company
Statement of Variability

Form Number

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider

AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

		<ul style="list-style-type: none"> • S&P Midcap 400® • MSCI EAFE Index • Russell 1000 Index • Russell 2000 Index • Russell 3000 Index • Euro STOXX 50® • Hang Seng Index • NIKKEI 500 Index • MSCI World Risk Control 10% Index • MSCI World Risk Control 12.5% Index • MSCI World Risk Control 15% Index • S&P 500 Daily Risk Control 15% Index • S&P 500 Daily Risk Control 12% Index • S&P 500 Daily Risk Control 10% Index <p>The index is bracketed so we have flexibility to add or suppress the index. If we suppress the index due to discontinuation of the index, if the composition or the calculation of the index is changed, or if we are not able to secure a license to continue using the index, we may substitute an alternate, comparable index. Any Index available will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>
Rider Data Page	Index Term	Current information shown. The Index Term may change in the future for new issues of the contract and the range is from 1 year to 10 years.
Rider Data Page	Initial Participation Rate	The Initial Participation Rate for the Monthly Point-To-Point Additive Index Interest Account Rider will be shown. The Initial Participation Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Participation Rate, and may change in the future for new issues of the contract. The range is from the Minimum Participation Rate to 200%. Any Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Participation Rate	The Minimum Participation Rate for the Monthly Point-To-Point Additive Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the

American General Life Insurance Company
Statement of Variability

Form Number

Form Description

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider

AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

		contract. The range is from 0.25% to 100%. Any Minimum Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Index Rate Cap	If applicable at contract issue, the Initial Index Rate Cap for the Monthly Point-To-Point Additive Index Interest Account Rider for each specific contract will be shown. The Initial Index Rate Cap is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Index Rate Cap and may change in the future for new issues of the contract. The range is from the Minimum Index Rate Cap to 25%. If referenced but not applicable, the word "None" will be shown. Any Index Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Index Rate Cap	If applicable, the Minimum Index Rate Cap for the Monthly Point-To-Point Additive Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the specified period of time during the life of the contract as shown. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the range for the Minimum Index Rate Cap is from 0.25% to 25%. If referenced but not applicable, the word "None" will be shown. Any Minimum Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Last Page	Officer Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.

American General Life Insurance Company
Statement of Variability

Form Number

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Periodic Average Index Interest Account Rider AGE-8024 (9/13)

PAGE No.	BRACKETED VARIABLE TEXT	DESCRIPTION
Rider Data Page	Rider Effective Date, Initial Index Term Start Date, Index Value on Rider Effective Date	Customer specific information that will change for each contract issued. This item depends on the date when the Rider is issued.
Rider Data Page and Page 2	Index	<p>Additional information about the index may be provided herein. The index shown may change in the future for new issues of the contract and may include one or more of the following or any other broad major market indices:</p> <ul style="list-style-type: none"> • S&P 500[®] • ML Strategic BalancedSM • NASDAQ 100 Index • Dow 30SM • S&P Midcap 400[®] • MSCI EAFE Index • Russell 1000 Index • Russell 2000 Index • Russell 3000 Index • Euro STOXX 50[®] • Hang Seng Index • NIKKEI 500 Index • MSCI World Risk Control 10% Index • MSCI World Risk Control 12.5% Index • MSCI World Risk Control 15% Index • S&P 500 Daily Risk Control 15% Index • S&P 500 Daily Risk Control 12% Index • S&P 500 Daily Risk Control 10% Index <p>The index is bracketed so we have flexibility to add or suppress the index. If we suppress the index due to discontinuation of the index, if the composition or the calculation of the index is changed, or if we are not able to secure a license to continue using the index, we may substitute an alternate, comparable index. Any Index available will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>
Rider Data Page	Index Term	The Index Term may change in the future for new issues of the contract and the range is from 1 year to 10 years. Any Index Term will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and

American General Life Insurance Company
Statement of Variability

Form Number

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

		administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Averaging Mode	If the Averaging Mode is quarterly, the word "Quarterly" will show. Any Averaging Mode will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	First Date Included in Average, Last Date Included in Average, Number of Index Values Included in Average	The range is from 1-120 to correspond with the number of years in an index term and depends on if the averaging mode is monthly or quarterly. Any Date Included in Average or Number of Index Values Included in Average will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Participation Rate	If applicable at contract issue, the Initial Participation Rate for the Periodic Average Index Interest Account Rider will be shown. The Initial Participation Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Participation Rate, and may change in the future for new issues of the contract. The range is from the Minimum Participation Rate to 200%. Any Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Participation Rate	If applicable, the Minimum Participation Rate for the Periodic Average Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range is from 0.25% to 100%. Any Minimum Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Spread	If applicable at contract issue, the Initial Spread percentage for the Periodic Average Index Interest Account Rider for each specific contract will be shown. If applicable the Initial Spread percentage is set at issue, is guaranteed for the Index Term, will not be greater than the Maximum Spread, and may change in the future for new issues of the contract. The percentage range is from 0% to the Maximum Spread. If referenced but not applicable, the word "None" will be shown. Any Initial Spread will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.

American General Life Insurance Company
Statement of Variability

Form Number

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Rider Data Page	Maximum Spread	If applicable, the Maximum Spread percentage for the Periodic Average Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the percentage range for the Maximum Spread is from 0% to 20%. If referenced but not applicable, the word "None" will be shown. Any Maximum Spread will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Index Rate Cap	If applicable at contract issue, the Initial Index Rate Cap for the Periodic Average Index Interest Account Rider for each specific contract will be shown. The Initial Index Rate Cap is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Index Rate Cap and may change in the future for new issues of the contract. The range is from the Minimum Index Rate Cap to 25%. If referenced but not applicable, the word "None" will be shown. Any Index Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Index Rate Cap	If applicable, the Minimum Index Rate Cap for the Periodic Average Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the specified period of time during the life of the contract as shown. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the range for the Minimum Index Rate Cap is from 0.25% to 25%. If referenced but not applicable, the word "None" will be shown. Any Minimum Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Pages 2-9	"Monthly" and "Month"	If this rider is offered with a Quarterly Average, all references to "Monthly" or "Month" will be changed to reference "Quarterly", "Quarter" as applicable and will apply to prospectively issued Riders. Any mode will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Page 2	Index Term	The range is from the 1 st contract anniversary to the 10 th contract anniversary. The Examples are bracketed to allow for future updates to keep the examples current.

American General Life Insurance Company
Statement of Variability

Form Number

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Page 4	Calculation of Index Interest Percentage	<p>If the Number of Index Values Included in Average is less than the full number of months or quarters, as applicable, in an index term, the number that corresponds to the Number of Index Values Included in Average will print in lieu of "twelve (12)". Under the same circumstance, "last [x]" will be referenced in front of the words "[monthly] Index Values ending with..." in the second sentence and x will be in a range from 1-120 months or quarters, as applicable. If the Number of Index Values Included in the Average equals the full number of months or quarters, as applicable, in an index term the words "last [x]" will not print.</p> <p>If the Number of Index Values Included in Average is less than the full number of months or quarters, as applicable, in an index term, the following will print in addition to the language shown in the Rider and the range for x is from 1-120 months or quarters, as applicable:</p> <p>"When an Income Plan begins less than [(x) months] following the beginning of an Index Term or in the event of payment of a death benefit less than [(x) months] following the beginning of an Index Term, the average of the [monthly] Index Values is calculated in the following manner. Add together the [monthly] Index Values since the beginning of such Index Term up to and including the [monthly] Index Value on the [Monthly] Anniversary immediately preceding the date such Income Plan begins or immediately preceding the date We receive all Required Documentation at Our Annuity Service Center for payment of the death benefit since the beginning of the Index Term, and divide that sum by the number of full [months] since the beginning of the Index Term."</p>
Page 4	Calculation of Index Interest, 3 rd bullet	If the Index Term is greater than 1-year, the number of days will be adjusted accordingly.
Pages 5-9	Examples	<p>The examples are bracketed and will be modified to reflect a quarterly Averaging Mode and/or an Index Term that is longer than one year, as applicable.</p> <p>An example that may be referenced is below:</p> <p>Example 1: Assume that \$10,000 is allocated to this Index Interest Account with a 3-year Index Term, a Spread, no Index Rate Cap, and the Contract is issued on January 5, 2014. Also assume that there have been no partial Withdrawals.</p> <p>In this example, assume the following:</p> <ul style="list-style-type: none"> • The Averaging Mode is Quarterly • The First Date Included In Average is April 5, 2014

American General Life Insurance Company
Statement of Variability

Form Number

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

- The Last Date Included In Average is January 5, 2017
- The Number of Index Values Included In Average is 12
- The Participation Rate is 100%
- The Spread is 5.00%
- There is no Index Rate Cap
- The beginning Index Value is 1,000
- The quarterly Index Values shown below are for illustration purposes only:

Date	Index Value
January 5, 2014	1,000
April 5, 2014	1,050
July 5, 2014	1,115
October 5, 2014	1,190
January 5, 2015	1,250
April 5, 2015	1,100
July 5, 2015	1,020
October 5, 2015	980
January 5, 2016	1,030
April 5, 2016	1,040
July 5, 2016	1,120
October 5, 2016	1,080
January 5, 2017	1,150

- (a) $(1,050 + 1,118 + 1,190 + 1,250 + 1,100 + 1,020 + 980 + 1,030 + 1,040 + 1,120 + 1,080 + 1,150) / 12 = 1,094$
- (b) $1,094 - 1,000 = 94$
- (c) $94 / 1,000 = 9.40\%$
- (d) $9.40\% \times 100\% = 9.40\%$
- (e) $9.40\% - 5.00\% = 4.40\%$
- (f) 4.40% since there is no Index Rate Cap for comparison
- (g) Greater of 4.40% and 0.00% = 4.40%

Index Interest Percentage = 4.40%

Index Interest credited to the Index Interest Account = $\$10,000 \times 4.40\% = \440

Last Page	Officer Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.
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American General Life Insurance Company
Statement of Variability

Form Number

AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

[N-Year] Point-To-Point With Annual Spread Index Interest Account Rider AGE-8028 (4/14)

PAGE No.	BRACKETED VARIABLE TEXT	DESCRIPTION
Rider Data Page	Rider Effective Date, Index Value on Rider Effective Date	Customer specific information that will change for each contract issued. This item depends on the date when the Rider is issued.
Rider Data Page and Page 2	Index	<p>Additional information about the index may be provided herein. The index shown may change in the future for new issues of the contract and may include one or more of the following or any other broad major market indices:</p> <ul style="list-style-type: none"> • S&P 500[®] • ML Strategic BalancedSM • NASDAQ 100 Index • Dow 30SM • S&P Midcap 400[®] • MSCI EAFE Index • Russell 1000 Index • Russell 2000 Index • Russell 3000 Index • Euro STOXX 50[®] • Hang Seng Index • NIKKEI 500 Index • MSCI World Risk Control 10% Index • MSCI World Risk Control 12.5% Index • MSCI World Risk Control 15% Index • S&P 500 Daily Risk Control 15% Index • S&P 500 Daily Risk Control 12% Index • S&P 500 Daily Risk Control 10% Index <p>The index is bracketed so we have flexibility to add or suppress the index. If we suppress the index due to discontinuation of the index, if the composition or the calculation of the index is changed, or if we are not able to secure a license to continue using the index, we may substitute an alternate, comparable index.</p>

American General Life Insurance Company
Statement of Variability

Form Number

Form Description

AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Rider Data Page, Page 2 and Page 7	"N-Year" and Index Term	<p>"N" is a variable that represents the duration of the Index Term. The duration of the Index Term is set at contract issue and is guaranteed for the life of the Rider but could change for prospectively issued contracts. The Index Term may change in the future for new issues of the contract and the range is from 1 year to 10 years.</p> <p>When the Index Term ("N") is 1 year, the word "Annual" will be used in the title of the Rider as follows: "Annual Point-To-Point With Annual Spread Index Interest Account Rider. If "N" is other than 1, then the number will be referenced (example for a 2 Year Point-To-Point Rider: 2-Year Point-To-Point With Annual Spread Index Interest Account Rider".</p> <p>The example on page 2 under the definition of Index Term is bracketed to allow for updates to the examples to be consistent with the specific Index Term (i.e., if Annual, a one year period example will be shown; if a 2-Year term, a 2-Year period example will be shown).</p> <p>Any Index Term will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>
Rider Data Page	Initial Participation Rate	<p>If applicable at contract issue, the Initial Participation Rate for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider is shown. The Initial Participation Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Participation Rate, and may change in the future for new issues of the contract. The range is from the Minimum Participation Rate to 200%. Any Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>
Rider Data Page	Minimum Participation Rate	<p>If applicable the Minimum Participation Rate for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range is from 0.25% to 100%. Any Minimum Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>

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Rider Data Page	Initial Annual Spread	If applicable at contract issue, the Initial Annual Spread for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. The Initial Annual Spread is set at issue, is guaranteed for the Index Term, will not be less than the Maximum Annual Spread and may change in the future for new issues of the contract. The range is from 0% to the Maximum Annual Spread. If referenced, but not applicable, the word "None" will be shown. Any Annual Spreads will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Maximum Annual Spread	If applicable, the Maximum Annual Spread for the [N-Year] Annual Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the specified period of time during the life of the contract. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the range for the Maximum Annual Spread is from 0% to 20%. If referenced, but not applicable, the word "None" will be shown. Any Maximum Annual Spread will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Interest Bonus Rate	If applicable at contract issue, the Initial Interest Bonus Rate for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. The Initial Interest Bonus Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Interest Bonus Rate and may change in the future for new issues of the contract. The range is from the Minimum Interest Bonus Rate to 100%. If referenced, but not applicable, the word "None" will be shown. Any Initial Interest Bonus Rate will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.

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Rider Data Page	Minimum Interest Bonus Rate	If applicable, the Minimum Interest Bonus Rate for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range for the Minimum Interest Bonus Rate is from 0% to 100%. If referenced, but not applicable, the word "None" will be shown. Any Minimum Interest Bonus Rate will be determined by factors such as then current economic condition, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Page 3	Partial Index Interest	<p>The section titled Partial Index Interest is bracketed to either include the language shown on the Rider when the index term is greater than 1-Year or exclude it when the index term is 1-Year. When the index term is 1-Year, the following will be referenced:</p> <p>Since Index Interest is determined at the end of each Index Term, no Index Interest will be credited to:</p> <p>"1. the amount paid as a full surrender occurring prior to the end of an Index Term; or</p> <p>2. the amount paid as a partial Withdrawal occurring prior to the end of an Index Term.</p> <p>Upon payment of a death benefit or when an Income Plan begins, partial Index Interest will be credited to any values that are allocated to the Index Interest Account, as described in this Rider and the Contract."</p>

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Pages 3-4	Calculation of Index Interest Percentage	<p>The language is bracketed to include the language shown on the Rider when the Index Term is greater than 1-Year and includes an Annual Spread. When the Index Term is 1-Year, then the following language will be referenced:</p> <p>The Index Interest Percentage calculation will be performed as follows:</p> <ul style="list-style-type: none"> (a) Equals the ending Index Value minus the beginning Index Value (b) Equals (a) divided by the beginning Index Value (c) Equals (b) multiplied by the Participation Rate (d) Equals (c) minus the Annual Spread (e) Equals the greater of (d) or zero percent (f) Equals 1 plus the Interest Bonus Rate (g) Equals (e) multiplied by (f); which is the Index Interest Percentage <p>The ending Index Value is the Index Value on:</p> <ul style="list-style-type: none"> 1) the last day of the Index Term; or 2) the date an Income Plan begins or the date We receive all Required Documentation at our Annuity Service Center for payment of the death benefit.
Page 4	Calculation of Index Interest: 2 nd Bullet	The following language: "adjusted for Index Interest credited" is bracketed to allow for inclusion or exclusion of the language. When the Index Term is greater than 1-Year, the language will be referenced. When the Index Term is 1-Year, the language will not be referenced.
Page 4	Calculation of Index Interest: 4 th Bullet Example	The example is bracketed to allow for flexibility to show an example that is relative to the index term. If the index term is for 1 year, the example will be for a 1-Year period; if the index term is for more than 1-Year, the example will be for longer than a 1-Year period.
Page 4	Calculation of Index Interest: 5 th Bullet	The language is bracketed to allow for inclusion or exclusion of the language. When the Index Term is greater than 1-Year, the language will be referenced. When the Index Term is 1-Year, the language will not be referenced.

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Page 5	General Example Assumptions	<p>The General Example Assumptions section is bracketed to allow for flexibility relative to the index term Referenced language in the Rider is applicable to a 2-Year index term. The number of years is bracketed for the Index Term to allow for flexibility to show the applicable number of years in the index term in the General Examples. Examples of alternative language for a 1-Year index term are below and the referenced table in the Rider will not be referenced for a 1-Year index term.</p> <p>Alternative Language:</p> <p>General Example Assumptions:</p> <ul style="list-style-type: none">• The Index Term is [1 year]• The issue date is 10/1/2014• \$10,000 is allocated to the Index Interest Account• The Participation Rate is 100%• The Annual Spread is 2.00%• The Interest Bonus Rate is 0.00%• The Index Value on 10/1/2014 is 1,000
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<p>Pages 5-7</p>	<p>General Examples</p>	<p>General Examples are bracketed to allow for flexibility to show examples on the Rider relative to the Index Term (i.e., if a 2-Year term the examples will be for a 2-Year term). Alternative examples are below for a 1-Year index term: Alternative Language:</p> <p>General Examples: Example 1 – No activity before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2015 is 1,100 <p style="margin-left: 40px;"> (a) $1,100 - 1,000 = 100$ (b) $100/1,000 = 10.00\%$ (c) $10.00\% \times 100\% = 10.00\%$ (d) $10.00\% - 2.00\% = 8.00\%$ (e) Greater of 8.00% or 0.00% = 8.00% (f) $1 + 0.00\% = 1.00$ (g) $8.00\% \times 1.00 = 8.00\%$ </p> <p>Index Interest credited to the Index Interest Account = $\\$10,000 \times 8.00\% = \\800</p> <p>Example 2 – No activity before the end of an Index Term without Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account, and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2015 is 900 <p style="margin-left: 40px;"> (a) $900 - 1,000 = -100$ (b) $-100/1,000 = -10.00\%$ (c) $-10.00\% \times 100.00\% = -10.00\%$ (d) $-10.00\% - 2.00\% = -12.00\%$ (e) Greater of -12.00% or 0.00% = 0.00% (f) $1 + 0.00\% = 1.00$ (g) $0.00\% \times 1.00 = 0.00\%$ </p> <p>Index Interest Credited to Index Interest Account = $\\$10,000 \times 0.00\% = \\0.00</p>
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		<p>Example 3 – Subsequent Premium Allocated before the end of an Index Term with Index Interest credits.</p> <p>Assume that \$10,000 is allocated to the Index Interest Account on the Contract Date, another \$5,000 is allocated to the Index Interest Account on 10/30/2014, and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2015 is 1,100 • There are 336 days between 10/30/2014 and 10/1/2015, the end of the Index Term <p style="margin-left: 40px;">(a) $1,100 - 1,000 = 100$ (b) $100/1,000 = 10.00\%$ (c) $10.00\% \times 100.00\% = 10.00\%$ (d) $10.00\% - 2.00\% = 8.00\%$ (e) Greater of 8.00% and 0.00% = 8.00% (f) $1 + 0.00\% = 1.00$ (g) $8.00\% \times 1.00 = 8.00\%$</p> <p>Index Interest Credited to Index Interest Account = $(\\$10,000 \times 8.00\%) + [(\\$5,000 \times 8.00\%) \times (336/365)] = \\$800 + \\$368.22 = \\$1,168.22$</p> <p>Example 4 – Partial Withdrawal taken before the end of an Index Term with Index Interest credits.</p> <p>Assume that \$10,000 is allocated to the Index Interest Account and a partial Withdrawal of \$2,000 is taken on prior to the end of the Index Term.</p> <p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • There Index Value on 10/1/2015 is 1,100 <p style="margin-left: 40px;">(a) $1,100 - 1,000 = 100$ (b) $100/1,000 = 10.00\%$ (c) $10.00\% \times 100.00\% = 10.00\%$ (d) $10.00\% - 2.00\% = 8.00\%$ (e) Greater of 8.00% and 0.00% = 8.00% (f) $1 + 0.00\% = 1.00$ (g) $8.00\% \times 1.00 = 8.00\%$</p> <p>Index Interest Credited to the Index Interest Account = $(\\$10,000 - \\$2,000) \times 8.00\% = \\640</p>
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		<p>Example 5 – Death Claim occurs before the end of an Index Term with Index Interest credits.</p> <p>Assume that \$10,000 is allocated to the Index Interest Account and all Required Documentation for a death benefit claim is received at Our Annuity Service Center on 5/25/2015, and there have been no partial Withdrawals.</p> <p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • The Index Value on 5/25/2015 is 1,070 • There are 236 days between 10/1/2014 and 5/25/2015 <p style="margin-left: 40px;">(a) $1,070 - 1,000 = 70$ (b) $70/1,000 = 7.00\%$ (c) $7.00\% \times 100.00\% = 7.00\%$ (d) $70.00\% - 2.00\% = 5.00\%$ (e) Greater of 5.00% and 0.00% = 5.00% (f) $1 + 0.00\% = 1.00$ (g) $5.00\% \times 1.00 = 5.00\%$</p> <p>Index Interest Credited to the death benefit claim amount = $(\\$10,000 \times 5.00\%) \times (236/365) = \\323.29</p> <p>Interest Bonus Rate Example:</p> <p>Example 6 – Application of positive Interest Bonus Rate with Index Interest credits.</p> <p>Assume that \$10,000 is allocated to the Index Interest Account and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2015 is 1,100 • The Interest Bonus Rate is 25.00% <p style="margin-left: 40px;">(a) $1,100 - 1,000 = 100$ (b) $100/1,000 = 10\%$ (c) $10\% \times 100\% = 10\%$ (d) $10.00\% - 2.00\% = 8.00\%$ (e) Greater of 8.00% or 0.00% = 8.00% (f) $1 + 25.00\% = 1.25$ (g) $8.00\% \times 1.25 = 10.00\%$</p> <p>Index Interest credited to the Index Interest Account = $\\$10,000 \times 10.00\% = \\$1,000$</p>
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AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

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Alternative language for a 5 year Index Term is below:

General Example Assumptions:

- The Index Term is 5 years
- The issue date is 10/1/2014
- \$10,000 is allocated to the Index Interest Account
- The Participation Rate is 100%
- The Annual Spread is 2.00%
- The Interest Bonus Rate is 0.00%
- The Index Values are as follows:

Date	Index Value
10/1/2014	1,000
10/1/2015	1,100
10/1/2016	1,150
10/1/2017	1,210
10/1/2018	1,170

General Examples:

Example 1 – No activity before the end of an Index Term with Index Interest credits.

Assume that \$10,000 is allocated to the Index Interest Account and there have been no partial Withdrawals.

In this example, also assume the following:

- The ending Index Value on 10/1/2019 is 1,250
 - (a) $1,250 - 1,000 = 250$
 - (b) $250/1,000 = 25\%$
 - (c) $25\% \times 100\% = 25\%$
 - (d) $1 + 4 = 5$
 - (e) $5 \times 2.00\% = 10.00\%$
 - (f) $25\% - 10.00\% = 15.00\%$
 - (g) Greater of 15.00% or 0.00% = 15.00%
 - (h) $1 + 0.00\% = 1.00$
 - (i) $15.00\% \times 1.00 = 15.00\%$

Index Interest credited to the Index Interest Account = $\$10,000 \times 15.00\% = \$1,500$

Example 2 – No activity before the end of an Index Term without Index Interest credits.

Assume that \$10,000 is allocated to the Index Interest Account, and there have been no partial Withdrawals.

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	<p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2019 is 900 <p>(a) $900 - 1,000 = -100$ (b) $-100/1,000 = -10.00\%$ (c) $-10.00\% \times 100.00\% = -10.00\%$ (d) $1 + 4 = 5$ (e) $5 \times 2.00\% = 10.00\%$ (f) $-10.00\% - 10.00\% = -20.00\%$ (g) Greater of -20.00% or $0.00\% = 0.00\%$ (h) $1 + 0.00\% = 1.00$ (i) $0.00\% \times 1.00 = 0.00\%$</p> <p>Index Interest Credited to Index Interest Account = $\\$10,000 \times 0.00\% = \\0.00</p> <p>Example 3 – Subsequent Premium allocated before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account on the Contract Date, another \$5,000 is allocated to the Index Interest Account on 10/30/2014, and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2019 is 1,140 • There are 1,797 days between 10/30/2014 and 10/1/2019, the end of the Index Term <p>(a) $1,140 - 1,000 = 140$ (b) $140/1,000 = 14.00\%$ (c) $14.00\% \times 100.00\% = 14.00\%$ (d) $1 + 4 = 5$ (e) $5 \times 2.00\% = 10.00\%$ (f) $14.00\% - 10.00\% = 4.00\%$ (g) Greater of 4.00% and $0.00\% = 4.00\%$ (h) $1 + 0.00\% = 1.00$ (i) $4.00\% \times 1.00 = 4.00\%$</p> <p>Index Interest Credited to Index Interest Account = $(\\$10,000 \times 4.00\%) + [(\\$5,000 \times 4.00\%) \times (1,797/1,826)] = \\$400 + \\$196.82 = \\596.82</p> <p>Example 4 – Partial Withdrawal taken before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account and a partial Withdrawal of \$2,000 is taken on 3/15/2017.</p>
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		<p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • There have been two full years from 10/1/2014 until 3/15/2017 <p>(a) $1,150 - 1,000 = 150$ (b) $150/1,000 = 15.00\%$ (c) $15.00\% \times 100.00\% = 15.00\%$ (d) $1 + 2 = 3$ (e) $3 \times 2.00\% = 6.00\%$ (f) $15.00\% - 6.00\% = 9.00\%$ (g) Greater of 9.00% and 0.00% = 9.00% (h) $1 + 0.00\% = 1.00$ (i) $9.00\% \times 1.00 = 9.00\%$</p> <p>Index Interest Credited to the partial Withdrawal is $(\\$2,000 \times 9.00\%) \times (2/5) = \\72. The total distributed partial Withdrawal amount is $\\$2,000 + \\$72 = \\$2,072$.</p> <p>Example 5 – Death Claim occurs before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account and all Required Documentation for a death benefit claim is received at Our Annuity Service Center on 5/25/2017, and there have been no partial Withdrawals.</p> <p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • The Index Value on 5/25/2017 is 1,200 • There are 967 days between 10/1/2014 and 5/25/2017 • There have been two full years from 10/1/2014 until 5/25/2017 <p>(a) $1,200 - 1,000 = 200$ (b) $200/1,000 = 20.00\%$ (c) $20.00\% \times 100.00\% = 20.00\%$ (d) $1 + 2 = 3$ (e) $3 \times 2.00\% = 6.00\%$ (f) $20.00\% - 6.00\% = 14.00\%$ (g) Greater of 14.00% and 0.00% = 14.00% (h) $1 + 0.00\% = 1.00$ (i) $14.00\% \times 1.00 = 14.00\%$</p> <p>Index Interest Credited to the death benefit claim amount is $(\\$10,000 \times 14.00\%) \times (967/1,826) = \\741.40</p>
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		<p>Example 6 – Full surrender occurs before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account on the Contract Date, a full surrender is taken on 12/20/2018, and there have been no partial Withdrawals.</p> <p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • There have been four full years from the beginning of the Index Term until the Contract Anniversary date prior to 12/20/2018 <p style="margin-left: 40px;">(a) $1,170 - 1,000 = 170$ (b) $170/1,000 = 17.00\%$ (c) $17.00\% \times 100.00\% = 17.00\%$ (d) $1 + 4 = 5$ (e) $5 \times 2.00\% = 10.00\%$ (f) $17.00\% - 10.00\% = 7.00\%$ (g) Greater of 7.00% and 0.00% = 7.00% (h) $1 + 0.00\% = 1.00$ (i) $7.00\% \times 1.00 = 7.00\%$</p> <p>Index Interest Credited for full Surrender = $(\\$10,000 \times 7.00\%) \times (4/5) = \\560</p> <p>Interest Bonus Rate Example: Example 7 – Application of positive Interest Bonus Rate with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2019 is 1,250 • The Interest Bonus Rate is 25.00% <p style="margin-left: 40px;">(a) $1,250 - 1,000 = 250$ (b) $250/1,000 = 25\%$ (c) $25\% \times 100\% = 25\%$ (d) $1 + 4 = 5$ (e) $5 \times 2.00\% = 10.00\%$ (f) $25\% - 10.00\% = 15.00\%$ (g) Greater of 15.00% or 0.00% = 15.00% (h) $1 + 25.00\% = 1.25$ (i) $15.00\% \times 1.25 = 18.75\%$</p> <p>Index Interest¹³ Credited to the Index Interest Account = $\\$10,000 \times 18.75\% = \\$1,875$</p>
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Page 7	Transfers	Language is bracketed to include or exclude the language based on the duration of the Index Term. If the Index Term is longer than one year, the referenced language will be shown. If the Index Term is only one year in length, the referenced language will not be shown.
Last Page	Officer Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.

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Form Number

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider
AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Annual Point-To-Point Index Interest Account Rider AGE-8003 (12/12)

PAGE No.	BRACKETED VARIABLE TEXT	DESCRIPTION
Rider Data Page	Rider Effective Date, Index Value on Rider Effective Date	Customer specific information that will change for each contract issued. This item depends on the date when the Rider is issued.
Rider Data Page and Page 2	Index	<p>May reference Standard & Poor's[®], S&P 500[®], or S&P[®] which are trademarks of Standard & Poor's Financial Services LLC. An Index provider disclaimer regarding the Index may appear in the definition of the Index or elsewhere within the Rider. The index shown may change in the future for new issues of the contract and may include one or more of the following or any other broad major market indices:</p> <ul style="list-style-type: none">• NASDAQ 100 Index• Dow 30SM• S&P Midcap 400[®]• MSCI EAFE Index• Russell 1000 Index• Russell 2000 Index• Russell 3000 Index• Euro STOXX 50[®]• Hang Seng Index• NIKKEI 500 Index• MSCI World Risk Control 10% Index• MSCI World Risk Control 12.5% Index• MSCI World Risk Control 15% Index• S&P 500 Daily Risk Control 15% Index• S&P 500 Daily Risk Control 12% Index• S&P 500 Daily Risk Control 10% Index <p>The index is bracketed so we have flexibility to add or suppress the index. If we suppress the index due to discontinuation of the index, if the composition or the calculation of the index is changed, or if we are not able to secure a license to continue using the index, we may substitute an alternate, comparable index. Any Index available will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>

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American General Life Insurance Company
Statement of Variability

Form Number

Form Description

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider

AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Rider Data Page	Index Term	Current information shown. The Index Term may change in the future for new issues of the contract and the range is from 1 year to 10 years.
Rider Data Page	Initial Participation Rate	The Initial Participation Rate for the Annual Point-To-Point Index Interest Account Rider is shown. The Initial Participation Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Participation Rate, and may change in the future for new issues of the contract. The range is from the Minimum Participation Rate to 200%. Any Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Participation Rate	The Minimum Participation Rate for the Annual Point-To-Point Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range is from 0.25% to 100%. Any Minimum Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Index Rate Cap	If applicable at contract issue, the Initial Index Rate Cap for the Annual Point-To-Point Index Interest Account Rider for each specific contract will be shown. The Initial Index Rate Cap is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Index Rate Cap and may change in the future for new issues of the contract. The range is from the Minimum Index Rate Cap to 25%. If referenced but not applicable, the word "None" will be shown. Any Index Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.

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**American General Life Insurance Company
Statement of Variability**

Form Number

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider

AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Rider Data Page	Minimum Index Rate Cap	If applicable, the Minimum Index Rate Cap for the Annual Point-To-Point Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the specified period of time during the life of the contract as shown. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the range for the Minimum Index Rate Cap is from 0.25% to 25%. If referenced but not applicable, the word "None" will be shown. Any Minimum Index Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Last Page	Officer Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.

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Monthly Point-To-Point Additive Index Interest Account Rider AGE-8005 (12/12)

PAGE No.	BRACKETED VARIABLE TEXT	DESCRIPTION
Rider Data Page	Rider Effective Date, Index Value on Rider Effective Date	Customer specific information that will change for each contract issued. This item depends on the date when the Rider is issued.
Rider Data Page and Page 2	Index	Current information shown. May reference Standard & Poor's®; S&P 500®; or S&P® which are trademarks of Standard & Poor's Financial Services LLC. An Index provider disclaimer regarding the Index may appear in the definition of the Index or elsewhere within the Rider. The index shown may change in the future for new issues of the contract and may include one or more of the following or any other broad major market indices: <ul style="list-style-type: none">• ML Strategic BalancedSM• NASDAQ 100 Index• Dow 30SM

**American General Life Insurance Company
Statement of Variability**

Form Number

Form Description

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider

AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

		<ul style="list-style-type: none"> • S&P Midcap 400® • MSCI EAFE Index • Russell 1000 Index • Russell 2000 Index • Russell 3000 Index • Euro STOXX 50® • Hang Seng Index • NIKKEI 500 Index • MSCI World Risk Control 10% Index • MSCI World Risk Control 12.5% Index • MSCI World Risk Control 15% Index • S&P 500 Daily Risk Control 15% Index • S&P 500 Daily Risk Control 12% Index • S&P 500 Daily Risk Control 10% Index • <p>The index is bracketed so we have flexibility to add or suppress the index. If we suppress the index due to discontinuation of the index, if the composition or the calculation of the index is changed, or if we are not able to secure a license to continue using the index, we may substitute an alternate, comparable index. Any Index available will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>
Rider Data Page	Index Term	Current information shown. The Index Term may change in the future for new issues of the contract and the range is from 1 year to 10 years.
Rider Data Page	Initial Participation Rate	The Initial Participation Rate for the Monthly Point-To-Point Additive Index Interest Account Rider will be shown. The Initial Participation Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Participation Rate, and may change in the future for new issues of the contract. The range is from the Minimum Participation Rate to 200%. Any Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Participation Rate	The Minimum Participation Rate for the Monthly Point-To-Point Additive Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the

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American General Life Insurance Company
Statement of Variability

Form Number

Form Description

AGE-8003 (12/12) Annual Point-To-Point Index Interest Account Rider

AGE-8005 (12/12) Monthly Point-To-Point Additive Index Interest Account Rider

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

		contract. The range is from 0.25% to 100%. Any Minimum Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Index Rate Cap	If applicable at contract issue, the Initial Index Rate Cap for the Monthly Point-To-Point Additive Index Interest Account Rider for each specific contract will be shown. The Initial Index Rate Cap is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Index Rate Cap and may change in the future for new issues of the contract. The range is from the Minimum Index Rate Cap to 25%. If referenced but not applicable, the word "None" will be shown. Any Index Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Index Rate Cap	If applicable, the Minimum Index Rate Cap for the Monthly Point-To-Point Additive Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the specified period of time during the life of the contract as shown. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the range for the Minimum Index Rate Cap is from 0.25% to 25%. If referenced but not applicable, the word "None" will be shown. Any Minimum Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Last Page	Officer Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.

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**American General Life Insurance Company
Statement of Variability**

Form Number **Form Description**

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Periodic Average Index Interest Account Rider AGE-8024 (9/13)

PAGE No.	BRACKETED VARIABLE TEXT	DESCRIPTION
Rider Data Page	Rider Effective Date, Initial Index Term Start Date, Index Value on Rider Effective Date	Customer specific information that will change for each contract issued. This item depends on the date when the Rider is issued.
Rider Data Page and Page 2	Index	<p>Additional information about the index may be provided herein. The index shown may change in the future for new issues of the contract and may include one or more of the following or any other broad major market indices:</p> <ul style="list-style-type: none">• S&P 500®• ML Strategic BalancedSM• NASDAQ 100 Index• Dow 30SM• S&P Midcap 400®• MSCI EAFE Index• Russell 1000 Index• Russell 2000 Index• Russell 3000 Index• Euro STOXX 50®• Hang Seng Index• NIKKEI 500 Index• MSCI World Risk Control 10% Index• MSCI World Risk Control 12.5% Index• MSCI World Risk Control 15% Index• S&P 500 Daily Risk Control 15% Index• S&P 500 Daily Risk Control 12% Index• S&P 500 Daily Risk Control 10% Index <p>The index is bracketed so we have flexibility to add or suppress the index. If we suppress the index due to discontinuation of the index, if the composition or the calculation of the index is changed, or if we are not able to secure a license to continue using the index, we may substitute an alternate, comparable index. Any Index available will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>
Rider Data Page	Index Term	The Index Term may change in the future for new issues of the contract and the range is from 1 year to 10 years. Any Index Term will be determined by factors such as then current

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American General Life Insurance Company
Statement of Variability

Form Number

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

		economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Averaging Mode	If the Averaging Mode is quarterly, the word "Quarterly" will show. Any Averaging Mode will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	First Date Included in Average, Last Date Included in Average, Number of Index Values Included in Average	The range is from 1-120 to correspond with the number of years in an index term and depends on if the averaging mode is monthly or quarterly. Any Date Included in Average or Number of Index Values Included in Average will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Participation Rate	If applicable at contract issue , the Initial Participation Rate for the Periodic Average Index Interest Account Rider will be shown. The Initial Participation Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Participation Rate, and may change in the future for new issues of the contract. The range is from the Minimum Participation Rate to 200%. Any Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Participation Rate	If applicable, the Minimum Participation Rate for the Periodic Average Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range is from 0.25% to 100%. Any Minimum Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Spread	If applicable at contract issue , the Initial Spread percentage for the Periodic Average Index Interest Account Rider for each specific contract will be shown. If applicable the Initial Spread percentage is set at issue, is guaranteed for the Index Term, will not be greater than the Maximum Spread, and may change in the future for new issues of the contract. The percentage range is from 0% to the Maximum Spread. If referenced but not applicable, the word "None" will be shown . Any Initial Spread will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and

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American General Life Insurance Company
Statement of Variability

Form Number

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

		administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Maximum Spread	If applicable, the Maximum Spread percentage for the Periodic Average Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the percentage range for the Maximum Spread is from 0% to 20%. If referenced but not applicable, the word "None" will be shown . Any Maximum Spread will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Index Rate Cap	If applicable at contract issue , the Initial Index Rate Cap for the Periodic Average Index Interest Account Rider for each specific contract will be shown. The Initial Index Rate Cap is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Index Rate Cap and may change in the future for new issues of the contract. The range is from the Minimum Index Rate Cap to 25%. If referenced but not applicable, the word "None" will be shown . Any Index Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Minimum Index Rate Cap	If applicable, the Minimum Index Rate Cap for the Periodic Average Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the specified period of time during the life of the contract as shown. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the range for the Minimum Index Rate Cap is from 0.25% to 25%. If referenced but not applicable, the word "None" will be shown . Any Minimum Rate Caps will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Pages 2-9	"Monthly" and "Month"	If this rider is offered with a Quarterly Average, all references to "Monthly" or "Month" will be changed to reference "Quarterly", "Quarter" as applicable and will apply to prospectively issued Riders. Any mode will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Page 2	Index Term	The range is from the 1 st contract anniversary to the 10 th contract

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American General Life Insurance Company
Statement of Variability

Form Number

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

		anniversary. The Examples are bracketed to allow for future updates to keep the examples current.
Page 4	Calculation of Index Interest Percentage	<p>If the Number of Index Values Included in Average is less than the full number of months or quarters, as applicable, in an index term, the number that corresponds to the Number of Index Values Included in Average will print in lieu of "twelve (12)". Under the same circumstance, "last [x]" will be referenced in front of the words "[monthly] Index Values ending with..." in the second sentence and x will be in a range from 1-120 months or quarters, as applicable. If the Number of Index Values Included in the Average equals the full number of months or quarters, as applicable, in an index term the words "last [x]" will not print.</p> <p>If the Number of Index Values Included in Average is less than the full number of months or quarters, as applicable, in an index term, the following will print in addition to the language shown in the Rider and the range for x is from 1-120 months or quarters, as applicable: "When an Income Plan begins less than [(x) months] following the beginning of an Index Term or in the event of payment of a death benefit less than [(x) months] following the beginning of an Index Term, the average of the [monthly] Index Values is calculated in the following manner. Add together the [monthly] Index Values since the beginning of such Index Term up to and including the [monthly] Index Value on the [Monthly] Anniversary immediately preceding the date such Income Plan begins or immediately preceding the date We receive all Required Documentation at Our Annuity Service Center for payment of the death benefit since the beginning of the Index Term, and divide that sum by the number of full [months] since the beginning of the Index Term."</p>
Page 4	Calculation of Index Interest, 3 rd bullet	If the Index Term is greater than 1-year, the number of days will be adjusted accordingly.
Pages 5-9	Examples	<p>The examples are bracketed and will be modified to reflect a quarterly Averaging Mode and/or an Index Term that is longer than one year, as applicable.</p> <p>An example that may be referenced is below:</p> <p>Example 1: Assume that \$10,000 is allocated to this Index Interest Account with a 3-year Index Term, a Spread, no Index Rate Cap, and the Contract is issued on January 5, 2014. Also assume that there have been no partial Withdrawals.</p> <p>In this example, assume the following:</p>

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American General Life Insurance Company
Statement of Variability

Form Number

AGE-8024 (9/13) Periodic Average Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

- The Averaging Mode is Quarterly
- The First Date Included In Average is April 5, 2014
- The Last Date Included In Average is January 5, 2017
- The Number of Index Values Included In Average is 12
- The Participation Rate is 100%
- The Spread is 5.00%
- There is no Index Rate Cap
- The beginning Index Value is 1,000
- The quarterly Index Values shown below are for illustration purposes only:

Date	Index Value
January 5, 2014	1,000
April 5, 2014	1,050
July 5, 2014	1,115
October 5, 2014	1,190
January 5, 2015	1,250
April 5, 2015	1,100
July 5, 2015	1,020
October 5, 2015	980
January 5, 2016	1,030
April 5, 2016	1,040
July 5, 2016	1,120
October 5, 2016	1,080
January 5, 2017	1,150

- (a) $(1,050 + 1,118 + 1,190 + 1,250 + 1,100 + 1,020 + 980 + 1,030 + 1,040 + 1,120 + 1,080 + 1,150) / 12 = 1,094$
- (b) $1,094 - 1,000 = 94$
- (c) $94 / 1,000 = 9.40\%$
- (d) $9.40\% \times 100\% = 9.40\%$
- (e) $9.40\% - 5.00\% = 4.40\%$
- (f) 4.40% since there is no Index Rate Cap for comparison
- (g) Greater of 4.40% and 0.00% = 4.40%

Index Interest Percentage = 4.40%

Index Interest credited to the Index Interest Account = $\$10,000 \times 4.40\% = \440

Last Page	Officer Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.
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**American General Life Insurance Company
Statement of Variability**

Form Number

AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

[N-Year] Point-To-Point With Annual Spread Index Interest Account Rider AGE-8028 (4/14)

PAGE No.	BRACKETED VARIABLE TEXT	DESCRIPTION
Rider Data Page	Rider Effective Date, Index Value on Rider Effective Date	Customer specific information that will change for each contract issued. This item depends on the date when the Rider is issued.
Rider Data Page and Page 2	Index	<p>Additional information about the index may be provided herein. The index shown may change in the future for new issues of the contract and may include one or more of the following or any other broad major market indices:</p> <ul style="list-style-type: none">• S&P 500[®]• ML Strategic BalancedSM• NASDAQ 100 Index• Dow 30SM• S&P Midcap 400[®]• MSCI EAFE Index• Russell 1000 Index• Russell 2000 Index• Russell 3000 Index• Euro STOXX 50[®]• Hang Seng Index• NIKKEI 500 Index• MSCI World Risk Control 10% Index• MSCI World Risk Control 12.5% Index• MSCI World Risk Control 15% Index• S&P 500 Daily Risk Control 15% Index• S&P 500 Daily Risk Control 12% Index• S&P 500 Daily Risk Control 10% Index <p>The index is bracketed so we have flexibility to add or suppress the index. If we suppress the index due to discontinuation of the index, if the composition or the calculation of the index is changed, or if we are not able to secure a license to continue using the index, we may substitute an alternate, comparable index.</p>

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American General Life Insurance Company
Statement of Variability

Form Number

AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Rider Data Page, Page 2 and Page 7	"N-Year" and Index Term	<p>"N" is a variable that represents the duration of the Index Term. The duration of the Index Term is set at contract issue and is guaranteed for the life of the Rider but could change for prospectively issued contracts. The Index Term may change in the future for new issues of the contract and the range is from 1 year to 10 years.</p> <p>When the Index Term ("N") is 1 year, the word "Annual" will be used in the title of the Rider as follows: "Annual Point-To-Point With Annual Spread Index Interest Account Rider. If "N" is other than 1, then the number will be referenced (example for a 2 Year Point-To-Point Rider: 2-Year Point-To-Point With Annual Spread Index Interest Account Rider".</p> <p>The example on page 2 under the definition of Index Term is bracketed to allow for updates to the examples to be consistent with the specific Index Term (i.e., if Annual, a one year period example will be shown; if a 2-Year term, a 2-Year period example will be shown).</p> <p>Any Index Term will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>
Rider Data Page	Initial Participation Rate	<p>If applicable at contract issue, the Initial Participation Rate for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider is shown. The Initial Participation Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Participation Rate, and may change in the future for new issues of the contract. The range is from the Minimum Participation Rate to 200%. Any Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>
Rider Data Page	Minimum Participation Rate	<p>If applicable the Minimum Participation Rate for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range is from 0.25% to 100%. Any Minimum Participation Rates will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>

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American General Life Insurance Company
Statement of Variability

Form Number

AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Rider Data Page	Initial Annual Spread	If applicable at contract issue, the Initial Annual Spread for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. The Initial Annual Spread is set at issue, is guaranteed for the Index Term, will not be less than the Maximum Annual Spread and may change in the future for new issues of the contract. The range is from 0% to the Maximum Annual Spread. If referenced, but not applicable, the word "None" will be shown. Any Annual Spreads will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Maximum Annual Spread	If applicable, the Maximum Annual Spread for the [N-Year] Annual Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the specified period of time during the life of the contract. It may change in the future for new issues of the contract. The range of years is from 1 year to the life of the contract and the range for the Maximum Annual Spread is from 0% to 20%. If referenced, but not applicable, the word "None" will be shown. Any Maximum Annual Spread will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.
Rider Data Page	Initial Interest Bonus Rate	If applicable at contract issue, the Initial Interest Bonus Rate for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. The Initial Interest Bonus Rate is set at issue, is guaranteed for the Index Term, will not be less than the Minimum Interest Bonus Rate and may change in the future for new issues of the contract. The range is from the Minimum Interest Bonus Rate to 100%. If referenced, but not applicable, the word "None" will be shown. Any Initial Interest Bonus Rate will be determined by factors such as then current economic conditions, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.

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American General Life Insurance Company
Statement of Variability

Form Number

AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

Form Description

This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced Index Interest Account Riders. Any changes within these areas will be administered in accordance with the requirements of your state, including any requirements for prior approval of a change.

Rider Data Page	Minimum Interest Bonus Rate	<p>If applicable, the Minimum Interest Bonus Rate for the [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider for each specific contract will be shown. It will be set at issue and guaranteed for the life of the contract. It may change in the future for new issues of the contract. The range for the Minimum Interest Bonus Rate is from 0% to 100%. If referenced, but not applicable, the word "None" will be shown. Any Minimum Interest Bonus Rate will be determined by factors such as then current economic condition, expenses related to pricing, actuarial and administrative considerations and specific distribution systems marketing the contract.</p>
Page 3	Partial Index Interest	<p>The section titled Partial Index Interest is bracketed to either include the language shown on the Rider when the index term is greater than 1-Year or exclude it when the index term is 1-Year. When the index term is 1-Year, the following will be referenced:</p> <p>Since Index Interest is determined at the end of each Index Term, no Index Interest will be credited to:</p> <ol style="list-style-type: none"> 1. the amount paid as a full surrender occurring prior to the end of an Index Term; or 2. the amount paid as a partial Withdrawal occurring prior to the end of an Index Term. <p>Upon payment of a death benefit or when an Income Plan begins, partial Index Interest will be credited to any values that are allocated to the Index Interest Account, as described in this Rider and the Contract."</p>

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American General Life Insurance Company
Statement of Variability

Form Number

AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

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Pages 3-4	Calculation of Index Interest Percentage	<p>The language is bracketed to include the language shown on the Rider when the Index Term is greater than 1-Year and includes an Annual Spread. When the Index Term is 1-Year, then the following language will be referenced:</p> <p>The Index Interest Percentage calculation will be performed as follows:</p> <ul style="list-style-type: none"> (a) Equals the ending Index Value minus the beginning Index Value (b) Equals (a) divided by the beginning Index Value (c) Equals (b) multiplied by the Participation Rate (d) Equals (c) minus the Annual Spread (e) Equals the greater of (d) or zero percent (f) Equals 1 plus the Interest Bonus Rate (g) Equals (e) multiplied by (f); which is the Index Interest Percentage <p>The ending Index Value is the Index Value on:</p> <ul style="list-style-type: none"> 1) the last day of the Index Term; or 2) the date an Income Plan begins or the date We receive all Required Documentation at our Annuity Service Center for payment of the death benefit.
Page 4	Calculation of Index Interest: 2 nd Bullet	The following language: "adjusted for Index Interest credited" is bracketed to allow for inclusion or exclusion of the language. When the Index Term is greater than 1-Year, the language will be referenced. When the Index Term is 1-Year, the language will not be referenced.
Page 4	Calculation of Index Interest: 4 th Bullet Example	The example is bracketed to allow for flexibility to show an example that is relative to the index term. If the index term is for 1 year, the example will be for a 1-Year period; if the index term is for more than 1-Year, the example will be for longer than a 1-Year period.
Page 4	Calculation of Index Interest: 5 th Bullet	The language is bracketed to allow for inclusion or exclusion of the language. When the Index Term is greater than 1-Year, the language will be referenced. When the Index Term is 1-Year, the language will not be referenced.

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Page 5	General Example Assumptions	<p>The General Example Assumptions section is bracketed to allow for flexibility relative to the index term. Referenced language in the Rider is applicable to a 2-Year index term. The number of years is bracketed for the Index Term to allow for flexibility to show the applicable number of years in the index term in the General Examples. Examples of alternative language for a 1-Year index term are below and the referenced table in the Rider will not be referenced for a 1-Year index term.</p> <p>Alternative Language:</p> <p>General Example Assumptions:</p> <ul style="list-style-type: none">• The Index Term is [1 year]• The issue date is 10/1/2014• \$10,000 is allocated to the Index Interest Account• The Participation Rate is 100%• The Annual Spread is 2.00%• The Interest Bonus Rate is 0.00%• The Index Value on 10/1/2014 is 1,000
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American General Life Insurance Company
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AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

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<p>Pages 5-7</p>	<p>General Examples</p>	<p>General Examples are bracketed to allow for flexibility to show examples on the Rider relative to the Index Term (i.e., if a 2-Year term the examples will be for a 2-Year term). Alternative examples are below for a 1-Year index term.</p> <p>Alternative Language:</p> <p>General Examples: Example 1 – No activity before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2015 is 1,100 <p>(a) $1,100 - 1,000 = 100$ (b) $100/1,000 = 10.00\%$ (c) $10.00\% \times 100\% = 10.00\%$ (d) $10.00\% - 2.00\% = 8.00\%$ (e) Greater of 8.00% or 0.00% = 8.00% (f) $1 + 0.00\% = 1.00$ (g) $8.00\% \times 1.00 = 8.00\%$</p> <p>Index Interest credited to the Index Interest Account = $\\$10,000 \times 8.00\% = \\800</p> <p>Example 2 – No activity before the end of an Index Term without Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account, and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2015 is 900 <p>(a) $900 - 1,000 = -100$ (b) $-100/1,000 = -10.00\%$ (c) $-10.00\% \times 100.00\% = -10.00\%$ (d) $-10.00\% - 2.00\% = -12.00\%$ (e) Greater of -12.00% or 0.00% = 0.00% (f) $1 + 0.00\% = 1.00$ (g) $0.00\% \times 1.00 = 0.00\%$</p> <p>Index Interest Credited to Index Interest Account = $\\$10,000 \times 0.00\% = \\0.00</p>
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AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

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		<p>Example 3 – Subsequent Premium Allocated before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account on the Contract Date, another \$5,000 is allocated to the Index Interest Account on 10/30/2014, and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2015 is 1,100 • There are 336 days between 10/30/2014 and 10/1/2015, the end of the Index Term <p>(a) $1,100 - 1,000 = 100$ (b) $100/1,000 = 10.00\%$ (c) $10.00\% \times 100.00\% = 10.00\%$ (d) $10.00\% - 2.00\% = 8.00\%$ (e) Greater of 8.00% and 0.00% = 8.00% (f) $1 + 0.00\% = 1.00$ (g) $8.00\% \times 1.00 = 8.00\%$</p> <p>Index Interest Credited to Index Interest Account = $(\\$10,000 \times 8.00\%) + [(\\$5,000 \times 8.00\%) \times (336/365)] = \\$800 + \\$368.22 = \\$1,168.22$</p> <p>Example 4 – Partial Withdrawal taken before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account and a partial Withdrawal of \$2,000 is taken on prior to the end of the Index Term.</p> <p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • There Index Value on 10/1/2015 is 1,100 <p>(a) $1,100 - 1,000 = 100$ (b) $100/1,000 = 10.00\%$ (c) $10.00\% \times 100.00\% = 10.00\%$ (d) $10.00\% - 2.00\% = 8.00\%$ (e) Greater of 8.00% and 0.00% = 8.00% (f) $1 + 0.00\% = 1.00$ (g) $8.00\% \times 1.00 = 8.00\%$</p> <p>Index Interest Credited to the Index Interest Account = $(\\$10,000 - \\$2,000) \times 8.00\% = \\640</p>
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AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

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		<p>Example 5 – Death Claim occurs before the end of an Index Term with Index Interest credits.</p> <p>Assume that \$10,000 is allocated to the Index Interest Account and all Required Documentation for a death benefit claim is received at Our Annuity Service Center on 5/25/2015, and there have been no partial Withdrawals.</p> <p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • The Index Value on 5/25/2015 is 1,070 • There are 236 days between 10/1/2014 and 5/25/2015 <p>(a) $1,070 - 1,000 = 70$ (b) $70/1,000 = 7.00\%$ (c) $7.00\% \times 100.00\% = 7.00\%$ (d) $7.00\% - 2.00\% = 5.00\%$ (e) Greater of 5.00% and 0.00% = 5.00% (f) $1 + 0.00\% = 1.00$ (g) $5.00\% \times 1.00 = 5.00\%$</p> <p>Index Interest Credited to the death benefit claim amount = $(\\$10,000 \times 5.00\%) \times (236/365) = \\323.29</p> <p>Interest Bonus Rate Example:</p> <p>Example 6 – Application of positive Interest Bonus Rate with Index Interest credits.</p> <p>Assume that \$10,000 is allocated to the Index Interest Account and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2015 is 1,100 • The Interest Bonus Rate is 25.00% <p>(a) $1,100 - 1,000 = 100$ (b) $100/1,000 = 10\%$ (c) $10\% \times 100\% = 10\%$ (d) $10.00\% - 2.00\% = 8.00\%$ (e) Greater of 8.00% or 0.00% = 8.00% (f) $1 + 25.00\% = 1.25$ (g) $8.00\% \times 1.25 = 10.00\%$</p> <p>Index Interest credited to the Index Interest Account = $\\$10,000 \times 10.00\% = \\$1,000$</p>
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AGE-8028 (4/14) [N-Year] Point-To-Point With Annual Spread Index Interest Account Rider

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Alternative language for a 5 year Index Term is below:

General Example Assumptions:

- The Index Term is 5 years
- The issue date is 10/1/2014
- \$10,000 is allocated to the Index Interest Account
- The Participation Rate is 100%
- The Annual Spread is 2.00%
- The Interest Bonus Rate is 0.00%
- The Index Values are as follows:

Date	Index Value
10/1/2014	1,000
10/1/2015	1,100
10/1/2016	1,150
10/1/2017	1,210
10/1/2018	1,170

General Examples:

Example 1 – No activity before the end of an Index Term with Index Interest credits.

Assume that \$10,000 is allocated to the Index Interest Account and there have been no partial Withdrawals.

In this example, also assume the following:

- The ending Index Value on 10/1/2019 is 1,250
 - (a) $1,250 - 1,000 = 250$
 - (b) $250/1,000 = 25\%$
 - (c) $25\% \times 100\% = 25\%$
 - (d) $1 + 4 = 5$
 - (e) $5 \times 2.00\% = 10.00\%$
 - (f) $25\% - 10.00\% = 15.00\%$
 - (g) Greater of 15.00% or 0.00% = 15.00%
 - (h) $1 + 0.00\% = 1.00$
 - (i) $15.00\% \times 1.00 = 15.00\%$

Index Interest credited to the Index Interest Account = $\$10,000 \times 15.00\% = \$1,500$

Example 2 – No activity before the end of an Index Term without Index Interest credits.

Assume that \$10,000 is allocated to the Index Interest Account, and there have been no partial Withdrawals.

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SOV-AGE-8028 (4/14)	<p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2019 is 900 <p>(a) $900 - 1,000 = -100$ (b) $-100/1,000 = -10.00\%$ (c) $-10.00\% \times 100.00\% = -10.00\%$ (d) $1 + 4 = 5$ (e) $5 \times 2.00\% = 10.00\%$ (f) $-10.00\% - 10.00\% = -20.00\%$ (g) Greater of -20.00% or $0.00\% = 0.00\%$ (h) $1 + 0.00\% = 1.00$ (i) $0.00\% \times 1.00 = 0.00\%$</p> <p>Index Interest Credited to Index Interest Account = $\\$10,000 \times 0.00\% = \\0.00</p> <p>Example 3 – Subsequent Premium allocated before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account on the Contract Date, another \$5,000 is allocated to the Index Interest Account on 10/30/2014, and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2019 is 1,140 • There are 1,797 days between 10/30/2014 and 10/1/2019, the end of the Index Term <p>(a) $1,140 - 1,000 = 140$ (b) $140/1,000 = 14.00\%$ (c) $14.00\% \times 100.00\% = 14.00\%$ (d) $1 + 4 = 5$ (e) $5 \times 2.00\% = 10.00\%$ (f) $14.00\% - 10.00\% = 4.00\%$ (g) Greater of 4.00% and $0.00\% = 4.00\%$ (h) $1 + 0.00\% = 1.00$ (i) $4.00\% \times 1.00 = 4.00\%$</p> <p>Index Interest Credited to Index Interest Account = $(\\$10,000 \times 4.00\%) + [(\\$5,000 \times 4.00\%) \times (1,797/1,826)] = \\$400 + \\$196.82 = \\596.82</p> <p>Example 4 – Partial Withdrawal taken before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account and a partial Withdrawal of \$2,000 is taken on 3/15/2017.</p>
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SOV-AGE-8028 (4/14)		<p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • There have been two full years from 10/1/2014 until 3/15/2017 <p>(a) $1,150 - 1,000 = 150$ (b) $150/1,000 = 15.00\%$ (c) $15.00\% \times 100.00\% = 15.00\%$ (d) $1 + 2 = 3$ (e) $3 \times 2.00\% = 6.00\%$ (f) $15.00\% - 6.00\% = 9.00\%$ (g) Greater of 9.00% and 0.00% = 9.00% (h) $1 + 0.00\% = 1.00$ (i) $9.00\% \times 1.00 = 9.00\%$</p> <p>Index Interest Credited to the partial Withdrawal is $(\\$2,000 \times 9.00\%) \times (2/5) = \\72. The total distributed partial Withdrawal amount is $\\$2,000 + \\$72 = \\$2,072$.</p> <p>Example 5 – Death Claim occurs before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account and all Required Documentation for a death benefit claim is received at Our Annuity Service Center on 5/25/2017, and there have been no partial Withdrawals.</p> <p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • The Index Value on 5/25/2017 is 1,200 • There are 967 days between 10/1/2014 and 5/25/2017 • There have been two full years from 10/1/2014 until 5/25/2017 <p>(a) $1,200 - 1,000 = 200$ (b) $200/1,000 = 20.00\%$ (c) $20.00\% \times 100.00\% = 20.00\%$ (d) $1 + 2 = 3$ (e) $3 \times 2.00\% = 6.00\%$ (f) $20.00\% - 6.00\% = 14.00\%$ (g) Greater of 14.00% and 0.00% = 14.00% (h) $1 + 0.00\% = 1.00$ (i) $14.00\% \times 1.00 = 14.00\%$</p> <p>Index Interest Credited to the death benefit claim amount is $(\\$10,000 \times 14.00\%) \times (967/1,826) = \\741.40</p> <p style="text-align: center;">12</p>
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<p>SOV-AGE-8028 (4/14)</p>		<p>Example 6 – Full surrender occurs before the end of an Index Term with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account on the Contract Date, a full surrender is taken on 12/20/2018, and there have been no partial Withdrawals.</p> <p>In the example, also assume the following:</p> <ul style="list-style-type: none"> • There have been four full years from the beginning of the Index Term until the Contract Anniversary date prior to 12/20/2018 <p style="margin-left: 40px;"> (a) $1,170 - 1,000 = 170$ (b) $170/1,000 = 17.00\%$ (c) $17.00\% \times 100.00\% = 17.00\%$ (d) $1 + 4 = 5$ (e) $5 \times 2.00\% = 10.00\%$ (f) $17.00\% - 10.00\% = 7.00\%$ (g) Greater of 7.00% and 0.00% = 7.00% (h) $1 + 0.00\% = 1.00$ (i) $7.00\% \times 1.00 = 7.00\%$ </p> <p>Index Interest Credited for full Surrender = $(\\$10,000 \times 7.00\%) \times (4/5) = \\560</p> <p>Interest Bonus Rate Example: Example 7 – Application of positive Interest Bonus Rate with Index Interest credits. Assume that \$10,000 is allocated to the Index Interest Account and there have been no partial Withdrawals.</p> <p>In this example, also assume the following:</p> <ul style="list-style-type: none"> • The ending Index Value on 10/1/2019 is 1,250 • The Interest Bonus Rate is 25.00% <p style="margin-left: 40px;"> (a) $1,250 - 1,000 = 250$ (b) $250/1,000 = 25\%$ (c) $25\% \times 100\% = 25\%$ (d) $1 + 4 = 5$ (e) $5 \times 2.00\% = 10.00\%$ (f) $25\% - 10.00\% = 15.00\%$ (g) Greater of 15.00% or 0.00% = 15.00% (h) $1 + 25.00\% = 1.25$ (i) $15.00\% \times 1.25 = 18.75\%$ </p> <p>Index Interest¹³ Credited to the Index Interest Account = $\\$10,000 \times 18.75\% = \\$1,875$</p>
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Page 7	Transfers	Language is bracketed to include or exclude the language based on the duration of the Index Term. If the Index Term is longer than one year, the referenced language will be shown. If the Index Term is only one year in length, the referenced language will not be shown.
Last Page	Officer Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.